

ALL PATENTS, INCLUDING DESIGN
FOR APPLICATION BASED ON PCT: PARIS CONVENTION;
NON PRIORITY: OR PROVISIONAL APPLICATIONS

DECLARATION
AND POWER OF ATTORNEY
U.S.A.

FOR ATTORNEYS' USE ONLY
ATTORNEYS' DOCKET NO.

As a below named inventor, I declare that my residence, post office address and citizenship are stated below next to my name, the information given herein is true, that I believe that I am the original, first and sole inventor (if only one name is listed at 201 below), or co-inventor, first and joint inventor (if plural inventors are named below at 201-203, or an additional sheet attached hereto) of the subject matter which is claimed and for which patent is sought on the invention entitled:

101 "Authorization of online transactions"

102 which is described and claimed in: PCT International Application No. _____ filed _____
 the attached specification the specification in application Serial No. _____ filed _____
 (if applicable) and amended on _____

I hereby state that I have reviewed and understood the contents of the attached description/specification, including the claims, as amended by any amendments referred to above. I acknowledge the duty to disclose information which is material to patentability as set forth in Title 35, Code of Federal Regulations, 1.56. I hereby claim foreign priority benefits under Title 35, United States Code, §119(e) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

103 EP01680028.3 (Number) EPO (Country) 10/03/2001 (Day/Month/Year Filed) Priority claimed Yes No

103 (Number) (Country) (Day/Month/Year Filed) Priority claimed Yes No

104 I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below:

Application No. Filing Date Application No. Filing Date

105 I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner required by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 35, Code of Federal Regulations, 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

PCT/IE02/00036 (Application Serial No.) March 18, 2003 (Filing Date) Pending (Status: patented, pending, abandoned)

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney (Registration No.: 101) to prosecute this application, receive and act on instructions from my agent, and transact all business in the Patent and Trademark Office connected therewith. HARVEY B. JACOBSON, JR., DEBORAH JONES, CLAUDIO MOLINA, GLEN, MARVIN R. STEIN, CHRISTOPHER S. MULIER (77,016); MICHAEL R. SICIASKY (28,421); JONATHAN L. SCHERER (28,881); IRWIN M. ALTMAN (16,920); WILLIAM E. KACZAK (31,002); KAREN E. KORN (16,307) and MATTHEW A. HANPENHORN (23,772)

SEND CORRESPONDENCE TO: CUSTOMER NO. 0912 JACOBSON NOLAN PROFESSIONAL LIMITED LIABILITY COMPANY 400 ELEVENTH STREET, N.W. WASHINGTON, D.C. 20004	DIRECT TELEPHONE CALLS TO: (Please use Attorney's Office No.) (301) 535-0001 JACOBSON NOLAN PROFESSIONAL LIMITED LIABILITY COMPANY
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Invention(s) name must include at least one unabbreviated first or middle name.

FULL NAME * OF INVENTOR	FAMILY NAME KINSELLA	GIVEN NAME EMIL	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY DUBLIN	STATE OR FOREIGN COUNTRY Ireland	COUNTRY OF CITIZENSHIP Ireland
201 POST OFFICE ADDRESS	POST OFFICE ADDRESS Salem, The Grange,	CITY Marlside, County Dublin,	STATE OR COUNTRY Ireland ZIP CODE
FULL NAME * OF INVENTOR	FAMILY NAME MARTIN	GIVEN NAME ROBIN	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY Dublin	STATE OR FOREIGN COUNTRY Ireland	COUNTRY OF CITIZENSHIP Ireland
202 POST OFFICE ADDRESS	POST OFFICE ADDRESS 84 Bayside Boulevard North,	CITY Ballyboden, Dublin 13,	STATE OR COUNTRY Ireland ZIP CODE
FULL NAME * OF INVENTOR	FAMILY NAME	GIVEN NAME	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY	STATE OR FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP
203 POST OFFICE ADDRESS	POST OFFICE ADDRESS	CITY	STATE OR COUNTRY ZIP CODE

I further declare that all statements made herein of my own knowledge and true belief concerning the made up information and belief are believed to be true; and further that such statements were made with the knowledge that such statements and the same as made are punishable by fine or imprisonment or both, under section 1001 of Title 18 of the United States Code; and that such willful false statements may jeopardize the validity of the patent or invention being claimed.

SIGNATURE OF INVENTOR 201 <i>Con. Noll</i>	SIGNATURE OF INVENTOR 202* <i>J. C. S.</i>	SIGNATURE OF INVENTOR 203* <i>J. C. S.</i>
DATE 9 - Sept - 2003	DATE 9/6/07	DATE

Additional inventors are named on separately numbered sheets attached hereto.
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Law Offices of
JACOBSON HOLMAN
PROFESSIONAL LIMITED LIABILITY COMPANY
THE JENIFER BUILDING
400 SEVENTH STREET, N.W.
WASHINGTON, DC 20004

Att'n's Docket No.

SMALL ENTITY DECLARATION

[37 CFR 1.8(c-f)]

Each undersigned declares that:

(1) the application attached hereto.

(2) U.S. Application Serial No. _____ filed _____

(3) U.S. Patent No. _____ issued _____

is entitled to the benefits of "small entity" status for paying reduced fees under 35 USC 41(e) and (b) to the Patent and Trademark Office by virtue of the following:

(4) Each undersigned declares that he/she qualifies as an independent inventor, or would qualify had he/she made the as defined in 37 CFR 1.8(c).

(5) The undersigned declares that he/she is an official empowered to act on behalf of the concern identified below; that this concern qualifies as a small business concern as defined in 37 CFR 1.8(d); that exclusive rights to the invention have been conveyed to and remain with the small business concern, or if the rights are not exclusive, that all other rights belong to small entities as defined in 37 CFR 1.8.

(6) The undersigned declares that he/she is an official empowered to act on behalf of the organization identified below; that organization qualifies as a nonprofit organization as defined in:

(a) 37 CFR 1.8(e)(1)

(b) 37 CFR 1.8(e)(2)

(c) 37 CFR 1.8(e)(3)

(d) 37 CFR 1.8(e)(4)

State law of _____

that exclusive rights to the invention have been conveyed to and remain with the organization, or if the rights are not exclusive, that all other rights belong to organizations as defined in 37 CFR 1.8.

(7) Each person, concern or organization to which I/we have assigned, granted, conveyed or licensed, or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

(a) no such person, concern or organization

(b) persons, concerns or organization listed below

[a separate declaration is required from each named person, concern or organization having rights to this invention according to their status as "small entities."]

Full Name _____

Address _____

Individual

Small Business Concern

Nonprofit Organization

I/we acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement of small entity, prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I/we hereby declare all statements made herein of his/her own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application, any patent issued thereon, or any patent to which this declaration is attached.

(8)

Typed Name of Inventor

Signature

Date

Typed Name of Inventor

Signature

Date

Typed Name of Inventor

Signature

Date

(9)

Febriz Investments Limited

By

Typed Name

Signature

Date

Company

Secretary

9 Sept '03